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December 16, 2002

Edwin L. Hoseus, Jr., Esq.
741 Milford Hills Drive
Milford, Ohio 45150-1446

Re: **Electric Insurance Company, et al. v. Phyllis H. Wallace, et al.**
U.S. District Court, Southern District of Ohio, Case No: C-1-00-1056
Our File No: 2173-22-45526-01

Dear Ed:

Following up on our telephone conversation from several days ago, you agreed to provide copies of the releases between your client, State Farm, and the personal UM/UIM carrier.

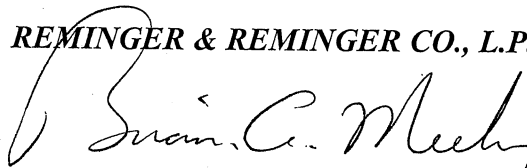
After reflecting about the court's ruling regarding liability coverage, it seems to me that any liability claim against Brian Downey may have been exhausted by the earlier settlement with State Farm. I will need to see the release to verify this theory.

If Brian Downey has been discharged from further liability, the question then becomes whether Wallace is entitled to underinsured coverage under the Chrysler and/or Electric policies. Of course, if both policies apply, the court will need to decide on how coverage is to be allocated.

I appreciate your attention to this request. If, as I suspect, Brian Downey has been discharged from further liability, I believe it would be prudent to once again have a telephonic conference with the judge to advise her as to the status of the claim.

Very truly yours,

REMINGER & REMINGER CO., L.P.A.



Brian A. Meeker

BAM:par
cc: Mark A. Ropchok, Esq.



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